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*Attorneys for Defendants***UNITED STATES DISTRICT COURT****DISTRICT OF NEVADA**

GUEORGUI GANTCHEV,

Plaintiff,

vs.

3RD GENERATION INC. dba  
CALIFORNIA AUTO FINANCE, CARLOS  
NAVAS, DOES I-X and ROE  
CORPORATIONS I-X,

Defendants.

3RD GENERATION INC. dba  
CALIFORNIA AUTO FINANCE, a  
California corporation,

Counterclaimant,

vs.

GEORGE'S AND GEORGE'S, LLC d/b/a  
LV Cars, a Nevada limited liability company;  
GUEORGUI GANTCHEV, individually, and  
as Manager for GEORGE'S AND  
GEORGE'S, LLC d/b/a LV Cars, a Nevada  
limited liability company; DOES I-X; and  
ROE CORPORATIONS I-X,

Counterdefendants.

[CONSOLIDATED CASES]

Case No. 2:17-cv-00185-RFB-CWH

Case No. 2:17-cv-01692-JAD-PAL

**PROPOSED ORDER GRANTING  
MOTION FOR AN ORDER  
DIRECTING EXPERIAN  
INFORMATION SOLUTIONS, INC.;  
EQUIFAX, INC.; AND TRANSUNION  
TO PRODUCE DISPUTE RECORDS**

1 Before the Court is Defendant-Counterclaimant 3rd Generation Inc. dba California  
2 Auto Finance's ("CAF") and Defendant Carlos Navas' ("Navas," and together with CAF,  
3 "Defendants") Motion For An Order Directing Experian Information Solutions, Inc.;  
4 Equifax, Inc.; and TransUnion to Produce Dispute Records [ECF No. 49] ("Motion"). No  
5 opposition or other response to the Motion having been filed, Plaintiff Gueorgui Gantchev  
6 ("Gantchev") having been provided a copy of this Order by Defendants' counsel and having  
7 no objection to its form or substance, and for good cause appearing, Defendants' Motion is  
8 hereby GRANTED.

9 The parties previously submitted a Stipulation and Order Directing Experian  
10 Information Solutions, Inc.; Equifax, Inc.; and TransUnion to Produce Credit Reports and  
11 Dispute Records [ECF No. 42], which was rejected because the credit reporting agencies  
12 ("CRAs") are not parties to the present action and did not stipulate to produce the requested  
13 documents. Under 15 U.S.C. § 1681b, CRAs may furnish reports under only select,  
14 enumerated circumstances, including an order of this Court, and a subpoena alone pursuant  
15 to FRCP 45 is not sufficient for such reports to be disclosed. *See* 15 U.S.C. § 1681b(a)(1).

16 NOW, THEREFORE, IT IS HEREBY ORDERED AS FOLLOWS:

17 Experian Information Solutions, Inc. ("Experian"); Equifax, Inc. ("Equifax"); and  
18 TransUnion are ORDERED to produce to counsel for CAF, within fourteen (14) calendar  
19 days from the date of service of this Order, the following categories of documents:

20 1. Any and all documents and/or communications, whether in paper, electronic,  
21 or other form reflecting any and all disputes filed, submitted, dispatched, conveyed or  
22 otherwise transmitted by Gantchev to the CRAs, and each of them;

23 2. Documents and/or communications sufficient to identify the date of each  
24 dispute made by Gantchev to the CRAs; and

25 3. Documents and/or communications, whether in paper, electronic, or other  
26 form reflecting any notification of disputes by Gantchev, if any, sent to CAF.

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1 The parties, and each of them, shall cooperate, to the extent necessary, in order to  
2 provide counsel for Defendants with additional information that the CRAs may reasonably  
3 request in order to produce the requested documents.

4 **ORDER**

5 **IT IS SO ORDERED.**

6 Dated this 1 day of November, 2018.

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11 U.S. MAGISTRATE JUDGE  
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